

Certificate Number: 16339-PAE-DE-039386629

Bankruptcy Case Number: 22-10886



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 27, 2025, at 7:30 o'clock PM EST, Daniel Stemmer completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 27, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor